



women devoted to God

Lesson 11

Finances

Panel

³¹ *Do not worry then, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear for clothing?’*

³³ *But seek first His kingdom and His righteousness, and all these things will be added to you.*

Matthew 6:31, 33

Introduction

Giving

A. To the Lord

B. To Christian brothers and sisters

1 John 3:17, . . . whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?

C. To neighbors

Spending

A. Checking your heart motivations

1. Real issues that single ladies face

2. What God desires for us

Hebrews 13:5, *Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, "I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU."*

Proverbs 10:22, *It is the blessing of the LORD that makes rich, and He adds no sorrow to it.*

Heart Check

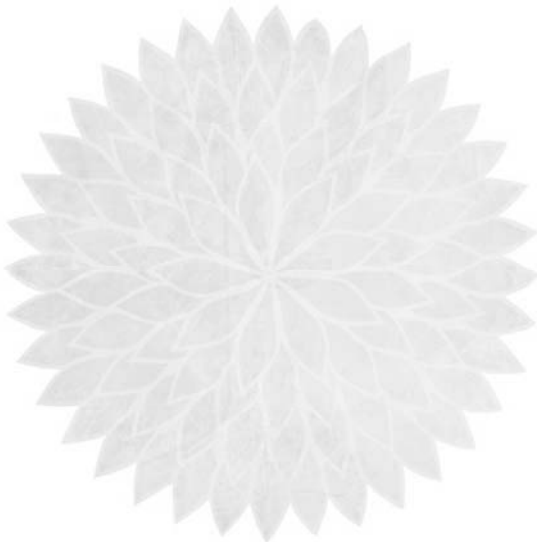
1. After tithe and bills, I spend the most money on _____.
2. I am most tempted to buy _____ when stressed.
3. I'm hesitant to buy a _____ because it may seem to others (and myself!) that I've given up on marriage.
4. I get envious when I see others with something new (_____) that I can't afford.
5. I'd rather not tell anyone how much I spent on this new _____.

Practical Help for the Impulsive Spender

- Work on your relationship with God.
- Cultivate a heart of gratitude!
- Find and avoid trigger points.
- Hold yourself accountable
- Keep a wish list

B. Setting up a budget

Luke 14:28-30, ²⁸ *For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?* ²⁹ *Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him,* ³⁰ *saying, ‘This man began to build and was not able to finish.’*



Simplified Budget Calculator

Item	Suggested %
Tithe	10+
Gifts (include Christmas)	
Special Projects	
Saving	10-15
Emergency fund	
Retirement	
Housing	
Mortgage/Rent	25
Maintain/Repair	5
Insurance, taxes	
Utilities (electric, gas, water, phone)	8
Food	12
Transportation	15
Savings for next car	
Car Maintenance (gas, oil, tires, etc.)	
Insurance, taxes	
Clothing/cosmetics	5
Personal	5
Life Insurance	5
Entertainment	1
Education/books	1
Household items	
Medical/Dental	5
Health Insurance	1
Total Monthly	

Housing

A. Considerations when renting

B. Considerations when buying

Future Planning

A. Savings

B. Will

C. Retirement / Investing

Resources (read with discernment)

Alcorn, Randy, *Money, Possessions, and Eternity*

Burkett, Larry. *Managing your Money God's Way, The Complete Financial Guide for Young Couples,*

Christian Financial Concepts, Gainesville, GA
<http://christianfinancialconcepts.com/>

Crown Financial Ministries, <http://www.crown.org/>

Petty, James C. *When the Money Runs Out: Hope and Help for the Financially Stressed.*

Ramsey, Dave. *Total Money Makeover, Financial Peace University.*

Software commonly used for budgeting: Quicken,
Excel

Advisors: Chris Baker, Gene Merkle, Bill Lovegrove,
Michael West